

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPIRE: AL MOTE
DEBTOR(S)CHARLENE J. KENNEDY CLERK
CHAPTER 7 BY DEPT. 1
CASE NO. 05-02706

JUL 28 2005

REAFFIRMATION AGREEMENT

Debtor(s) and Creditor hereby announce their desire to enter into a reaffirmation agreement on the below stated debt which is dischargeable under Chapter 7 of Title 11 of the United States Code.

Name & Address of Creditor	Security	Reaffirmation Amount	Monthly Payment
BancorpSouth Mortgage Loan Center P.O. Box 789 Tupelo, Ms 38802-0789	Homestead located at 215 S. Kirkwood Drive Clinton, MS 39056 Account No. 3184130	\$124,302.72	\$952.00 beginning 6/1/05

Note: Reaffirmation agreement is per terms of original loan contract

In consideration of the Debtor's(s) new promise to pay the above sum as herein stated and the Debtor's(s) retention of the subject security, this agreement is hereby made after notice to the Debtor(s) as follows:

NOTICE TO DEBTOR(S)

THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE, UNDER NONBANKRUPTCY LAW OR UNDER ANY OTHER AGREEMENT, WHICH IS NOT IN ACCORDANCE WITH THE PROVISIONS OF 11 U.S.C. 524 (C). THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN 60 DAYS AFTER SUCH AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RECISSION TO THE ABOVE STATED SECURED CREDITOR.

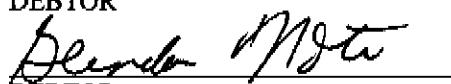
DECLARATION OF ATTORNEY

I, Barney E. Eaton, III, Attorney for Debtor(s) do hereby declare or affirm that I represented the Debtor(s) during the course of negotiating this reaffirmation agreement and that:

1. I fully advised the Debtor(s) of the legal effect and consequences of entering into this reaffirmation agreement and of the legal effect and consequences of any default under this reaffirmation agreement.
2. This reaffirmation agreement represents a fully informed and voluntary agreement by the Debtor(s) and does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s).


ATTORNEY FOR DEBTOR(S)

Dated this the 25th day of July, 2005.


DEBTOR

DEBTOR


BANCORPSOUTH - CREDITOR